



FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 19, 2019.

A. Federal Reserve Bank of Richmond (Adam M. Drimer, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23219. Comments can also be sent electronically to or Comments.applications@rich.frb.org:

1. *CCF Holding Company, Jonesboro, Georgia; to acquire Heritage Bancorporation, Inc., and thereby indirectly acquire Heritage Bank, both of Hinesville, Georgia.*

B. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Chemical Financial Corporation, Detroit, Michigan*; to merge with TCF Financial Corporation, Wayzata, Minnesota and thereby indirectly acquire TCF National Bank, Sioux Falls, South Dakota.

2. *Richmond Mutual Bancorporation, Richmond, Indiana*; to become a bank holding company by acquiring First Bank Richmond, Richmond, Indiana.

In connection with this application, First Mutual of Richmond, a mutual holding company will convert to stock form and merge mid-tier holding company Richmond Mutual Bancorporation, Inc., both of Richmond, Indiana.

Board of Governors of the Federal Reserve System, March 19, 2019.

Yao-Chin Chao,
Assistant Secretary of the Board.

[FR Doc. 2019-05539 Filed: 3/21/2019 8:45 am; Publication Date: 3/22/2019]